

Your Guide To Easy Referencing

C&FM INDEX

Volume 89 • 1987

Title	Issue	Page	Title	Issue	Page	Title	Issue	Page
Columns & Departments								
ABCE ACHIEVERS								
Alexander, Paul	6/87	6	Chesapeake Chapter Elects	4/87	8	Rhode Island Holds Annual Meeting	9/87	14
Allen, Susan	12/87	21	Mignini			Robinson is President of Mid-		
Beard, Gerald E.	1/87	10	CMCMA Holds Construction	1/87	37	Ohio	10/87	6
Boisseau, Roger	4/87	8	Day			Rochester Association Elects		
Buerger, Robert F.	1/87	11	Connecticut All-State Meeting	3/87	7	Hammele	10/87	6
Canada, Larry G.	1/87	11	Scheduled March 18			Shutwick Elected President of		
Carter, Nathan S.	3/87	6	Dallas Affiliate Holds Education-	9/87	14	Uptown Credit Group	4/87	8
Clark, John C.	10/87	16	al Meetings	5/87	9	Western Pennsylvania Holds		
Crawford, K. W.	1/87	10	Dallas Affiliate Honors Women..			Bankruptcy Seminar	1/87	37
Davis, Herman M. II	6/87	6	Daniel Is Chairman of St. Louis	10/87	6	White Honored By Western		
Dewey, Blair Herbert II	2/87	9	Association			Washington-Alaska	3/87	7
Drapac, Thomas F.	2/87	9	Fender Elected Chairman of Flor-					
Drennan, Thomas W.	2/87	9	ida Gulf Coast Unit	4/87	8			
Dwyer, William T.	12/87	21	Hoder Elected Eastern Michigan	1/87	38			
Ernst, Douglas R.	1/87	11	EVP					
Fite, James F.	10/87	16	Houston Affiliate Holds Seminar	2/87	10			
Flaherty, James A.	10/87	16	on Bankruptcy					
Goin, Susan Kay	1/87	11	Houston Forms New National	9/87	11			
Gowin, Sue	1/87	10	Group					
Griffin, Timothy J.	6/87	6	Houston Offers Spring Credit	3/87	7			
Haberman, Gary	10/87	17	Courses					
Hershner, John T.	12/87	21	Indiana Elects Seavers As Presi-	10/87	6			
Hill, Carolyn	1/87	10	dent					
Ingle, Larry J.	1/87	11	Louisiana Association Elects Of-	4/87	9			
Johnson, Carl A.	6/87	6	ficers					
Kelly, Kerry O.	5/87	7	McIntyre is NACM-North Central	4/87	8			
Kuiken, James R.	10/87	17	Credit Exec of 1986					
Lackey, Thomas C.	3/87	6	Mignerey New President of	6/87	6			
Landfair, Luella M.	10/87	16	NACM-Rocky Mountain					
Laye, Donald J.	12/87	21	Mitchell Elected Lubbock Presi-	1/87	38			
Malo, James E.	12/87	21	dent					
Martin, John Dobson	10/87	16	NACM-Central Virginia Installs	12/87	16			
Mattano, Denis D.	4/87	8	New Officers					
Melcher, Donald E.	12/87	21	NACM-Eastern Michigan Holds	5/87	9			
Miller, John W.	3/87	6	Meeting					
Morgan, Gary W.	4/87	7	NACM-Hawaii Holds Seminar on	2/87	10			
Nault, Creston G.	3/87	6	Fraud					
Norton, Genevieve G.	12/87	21	NACM-Intermountain Holds	3/87	8			
Paul, Ronald C.	1/87	10	Dinner Meeting					
Plum, Jo Ann	12/87	21	NACM-Mid-Ohio Expands Schol-	4/87	8			
Ramsey, Edith A.	12/87	21	arship Program					
Rheingans, Harry E.	10/87	17	NACM-NCC Offers Classes In	3/87	7			
Roberts, John D.	1/87	10	Several Areas					
Roepe, Theodore	1/87	10	NACM-New England Hosts	5/87	7			
Rowinski, Darryl M.	10/87	16	Certified Credit Administra-					
Sauer, Thomas G.	10/87	17	tors					
Schluntz, David	12/87	21	NACM-North Central Meets	3/87	8			
Sevier, Dick	10/87	18	NACM of Kentucky Celebrates	9/87	14			
Sievert, Scott Alan	10/87	17	90th Year					
Snyder, Henry M.	10/87	18	NACM-Oregon Continues	10/87	7			
Summey, Charles Ernest	10/87	17	"Mini-Series"					
Shellman, Charles B.	2/87	9	NACM-Oregon Introduces	5/87	7			
Siegel, Alexander R.	3/87	6	"Mini-Series"					
Smith, William D. Jr.	4/87	7	NACM-Oregon Meets with CPAs	4/87	9			
Solomon, Ilene	1/87	10	and RMA					
Stuck, Marvin E.	12/87	21	NACM-Southeast Unit Holds	5/87	7			
Taylor, George R.	1/87	11	Seminar, General Meeting					
Umlauf, Mark G.	5/87	7	NACM-Spokane Sponsors Bank-	5/87	9			
Wallis, Lyle P.	12/87	21	ruptcy Seminar					
Welte, Janice J.	12/87	21	NACM-Wisconsin Holds Meet-	4/87	9			
You Too Can Become An ABCE,			ings					
by O.D. Glaus Jr. & M.H. Mar-			Nebraska-Western Iowa Appoints	9/87	14			
gotta Jr.	10/87	18	Goldoni					
			New England Association Honors	6/87	6			
			Boisseau					
			New England Association Recog-	9/87	14			
			nizes Berlinghieri					
			New York Association Hears-	6/87	9			
			avis Founder					
			O'Brien Honored By NACM-Cin-	9/87	14			
			cinnati					
			Paddie Is Texas Credit Exec of	9/87	14			
			Year					
			Public Works Is Topic Of Central	1/87	37			
			Virginia Seminar					
			Rastani is NACM-Cincinnati	12/87	16			
			Chairman of the Board					
ASSOCIATION NEWS								
Associations Hold Fall Meetings	1/87	38						
Bayne Is President Of Spokane								
Affiliate	3/87	7						

CONTINUING EDUCATION

Eastern Credit Conference to be	9/87	16
in Baltimore		
Frank Capiello Highlights East-	12/87	18
ern Credit Conference		
NACM-North Central Hosts	9/87	16
Central Credit Conference		
Texas Credit Executives Present	10/87	7
\$1,000 to Baylor		

CONVENTION NEWS

ABCEs Reminded That Program	7-8/87	12
Goal is Excellence		
American Airlines is Official Car-	12/87	16
rier		
Certificates Presented to Outgo-	7-8/87	10
ing Officers		
Credit Congress Theme Empha-	12/87	16
sizes Rewards		
Drug Industry Group Honors Seg-	7-8/87	38
gal		
Four More Congress Speakers	4/87	7
Confirmed		
GSCFM Alumni Breakfast Feat-	7-8/87	11
ures APCA Alumni Award		
Presentations	12/87	16
Host Committee Chairmen An-		
nounced	4/87	7
Kirkpatrick to Speak at Credit		
Congress		
Make Your Travel Plans With	1/87	9
One Phone Call		
Membership Awards Luncheon	7-8/87	10
Honors Growing Locals		
More Saving Strategies Make '87	1/87	9
Congress Cost-Effective Deci-		
sion		
NACM Fraud Prevention Depart-	7-8/87	14
ment Presents Vigilance		
Awards	7-8/87	10
National Credit Executives of the		
Year Award	2/87	9
Negotiating Expert To Speak At		
Congress		
New Programs, Systems, Tech-	7-8/87	14
niques Are Focus of FCIB Meet-		
ings	7-8/87	11
NIC To Assume Greater Role in		
Continuing Education	7-8/87	13
Russell Installed As Chairman,		
Teclaw Steps Down	1/87	9
Speakers Selected To Address		
"Fashioning The Future"		

C&F 1987 INDEX

Title	Issue	Page	Title	Issue	Page	Title	Issue	Page
CREDIT WOMEN			Protecting Computer Data	2/87	13	Verbal Inquiry Process Praised, from Paul M. Gallaty	12/87	6
Central Florida Credit Women Hold Meetings.....	4/87	38	Putting Accounts Receivable To Work	2/87	13	Wrap Up Of Top Credit Executives Debate, from Raymond J. Mailhot	1/87	6
Detroit Credit Group Meets.....	3/87	8	LEGALLY SPEAKING			Wrap Up Of Top Credit Executives Debate, from George R. Waeckel Jr.	1/87	6
Former NCWEC Chairman Signorile Retires.....	2/87	10	Creditor's Committee Composition: Attorney/Client Privileges	10/87	43	NATIONAL NEWS		
Hakikawa Leads Honolulu Credit Women	1/87	37	Forget Idioms: Undersecured Or Oversecured.....	1/87	12	"CCM" User Group Convenes In Massachusetts	10/87	7
L.O.T. Conference To Be Hosted By Dallas	1/87	37	L/C Vs. The Preference: Air Conditioning Reversed, Part 1.....	7-8/87	35	CRF To Hold Third EBDI Conference In April	3/87	6
Milwaukee Credit Women Hold Meeting.....	4/87	38	L/C Vs. The Preference: Air Conditioning Reversed, Part 2.....	9/87	39	DuBon Becomes NACM Vice President.....	9/87	14
Minneapolis Credit Women Hold V.I.P. Night	3/87	8	L/Cs Knock At The Preference Door, Part 1.....	2/87	11	Equipment Manufacturers Group Holds Meeting.....	1/87	9
New Jersey Elects Davis As President.....	9/87	16	L/Cs Knock At The Preference Door, Part 2.....	3/87	10	FCIB To Host International Credit Forum.....	5/87	38
Orlando Credit Women Hold Meetings.....	2/87	10	L/Cs Knock At The Preference Door, Part 3.....	4/87	10	Fellow Award Exams to Be Held in May	4/87	9
Orlando Group Acknowledges Allen	10/87	7	Stock Buy-Backs: Fraudulent Transfers or Business Deals? Part 1	5/87	12	First Prize in Membership Campaign Announced	12/87	17
Pacific Northwest Group Holds Career Conference	12/87	17	Stock Buy-Backs: Fraudulent Transfers or Business Deals? Part 2	6/87	8	Five Resolutions Passed At 91st Credit Congress	12/87	17
Parker Is Spokane Credit Professional of 1987.....	4/87	38	Use of Cash Collateral By A Debtor.....	11/87	45	Houseware Manufacturers Honor Lifshy	3/87	7
Phoenix Educational Group Meets	3/87	8	LETTERS			Miller Is February Membership Prize Winner	5/87	38
Richmond to Host Eastern Credit Conference	9/87	16	Bank Trouble Brewing, from Robert H. Warren	12/87	6	Montanez in Chairwomen of Refractory Group.....	4/87	9
San Jose Group Meets.....	1/87	37	Both Computers and Credit Management Support Important, from George R. Taylor	4/87	6	NACM Introduces Training Video On Credit Management	1/87	9
Seattle And Tacoma Groups Hold Meetings	1/87	37	Clarification, on the Z-Score Model, from the editors	5/87	37	NACM-North Central Hosts Central Credit Conference.....	6/87	9
Upton Is Houston Credit Woman Of Year	2/87	10	Consider Export Factors, from Edward Ahearn	7-8/87	6	NACM Position on ECOA Supported by Gramm	5/87	9
Utah Group Installs New Officers Western Washington-Alaska Credit Women Hold Meetings	10/87	7	Corrected DSO Formula, from Darrell Dockery	12/87	6	National Construction Group Elects Directors.....	1/87	9
EDUCATIONAL LEADERSHIP			Correction, on Industry Day Committees, from the editors	5/87	37	National Construction Group Holds Meeting.....	5/87	38
Graduate School of Credit & Financial Management, The	12/87	57	Credit Exec Debate Buried The Point, from Marvin Lesman	2/87	37	National Construction Group Meets in Pittsburgh.....	2/87	10
NIC On The Move: Learning Programs, Scholarships	9/87	41	DSO and the DSO 100: High Company Profits, Not Low DSO, Should Be the Goal, from Arthur C. Buchacher	5/87	6	National Construction Group To Meet In October.....	10/87	7
FINANCIAL SURVIVAL			DSO and the DSO 100: High Company Profits, Not Low DSO, Should Be the Goal, from James C. Fell	5/87	6	National Valve Group Elects Officers.....	10/87	7
Municipal Bonds And The New Tax Bill	3/87	12	Importance of EBDI Emphasized International Group Membership Benefits, from Jean F. Gustus	7-8/87	6	NIC Announces Seminars By Ed Kellerman	3/87	7
No-Load Funds: How Good a Buy Are They?	5/87	8	Numbers Are Not The Goal, from James C. Fell	9/87	5	Omaha Past Presidents Meet - Quarterly	1/87	9
New Tax Bill And The Stock Market, The	1/87	14	Numbers Are Not The Goal, from David Payne	9/87	5	Popular Program Available for Home Study	12/87	17
Ultimate Savings Account, The.....	2/87	12	Participation in NIC, Association Activities Urged, from James P. Gribben	9/87	6	Seed Credit Group Meets In Florida	3/87	7
INT'L CREDIT BRIEFS			Query For You, from Paul M. Gallaty	2/87	6	Surprise Leaders Emerge In FCIB Survey	10/87	6
Export Credit Sources: Maximizing Opportunities.....	4/87	12	"Real" Problems In Commercial Information Exchange, from Dorman L. Wood	10/87	4	Sweden Tops FCIB Country Credit Survey	4/87	9
KEEPING INFORMED			Regulation "B" And Guarantors' Signatures, from William B. Johnson	2/87	6	Three Winners Drawn In 86-87 Membership Campaign	2/87	10
Best Memo May Be No Memo, The	9/87	16	Response and Query on DSO, from the editors	5/87	6	Two National Groups Set June Meeting Dates	5/87	38
Companies Pleased With Electronic Payment	9/87	16	TRA And Volatility, from Darrin Litsky	9/87	6	Two Winners Drawn In 86-87 Membership Campaign	4/87	9
Depositing Unsigned Checks	2/87	10	Use Average Days Delinquent As Fair Criteria, from Arthur C. Buchacher	9/87	5	Watson Elected Southern Division Director	2/87	10
Dos And Don'ts Of Refusing Credit	2/87	13	Use Average Days Delinquent As Fair Criteria, from Charles H. Hoffman	9/87	5	Williams To Lead Credit Delegation to China.....	6/87	9
Eximbank Endorses Plan to Restrict Tied Aid	6/87	11	Use DDSO Formula to Fairly Judge DSO, from Darrell Dockery	9/87	5	PERSONAL FINANCE		
Eximbank Overhauls Loan & Guarantee Programs	6/87	11	PERSONAL HEALTH			Popular Tax Deductions Have Been Slashed.....	10/87	19
How Tax Reform Act Will Affect Small Business	2/87	13	PERSONAL FINANCE			Tax Tips For Your Small Business	9/87	21
Measuring Credit Department Effectiveness	6/87	11	PERSONAL FINANCE			PERSONAL HEALTH		
Not Easy to Borrow Less Than \$1 Million.....	4/87	38	PERSONAL FINANCE			Summer Safety Tips, by Arline M. Poisson.....	7-8/87	15

C&FM 1987 INDEX

Title	Issue	Page	Title	Issue	Page	Title	Issue	Page
WORLD TRADE NOTES								
Bank Payment Terms.....	12/87	59	Austerman, Thomas L., Value of Credit and Those in The Field, The.....	7-8/87	33	Your PC More.....	5/87	19
Doing Business in France.....	6/87	10	Bookman, Charles, Computer Shopper: Tips For Selecting One PC From Among Many....	1/87	27	McAuliffe, Robert L., Responsibilities Of The Prepetition Creditor.....	3/87	14
International Credit Managers As Negotiators, Part 1.....	4/87	14	Butterbaugh, Alan, Techniques That Work: Communicating With Top Management.....	3/87	34	Medlin, John G., Survive and Thrive: The Challenges of Banking.....	7-8/87	18
International Credit Managers As Negotiators, Part 1.....	5/87	10	C&FM's 3rd Annual DSO Contest Honoring 100 NACM Credit Professionals.....	2/87	15	Merchant, John E., Interrelated Roles of Sales and Credit: Viewpoint of a Sales Exec.....	5/87	33
Commentaries			Clark, Constance J., Three Credit Grantors Discuss Credit Information Exchange.....	6/87	33	NACM-North Central, Three Who Relish Credit.....	9/87	33
CHIEF OPERATING OFFICER COMMENTARY			Dearhammer, William G. & Gahala, Charles H., ABCE, Development of a Commercial Credit Management Curriculum.....	4/87	23	Pasqua, Patrick, Controlling Chargebacks.....	2/87	27
Credit Professional Vs. Credit Manager, by Donald R. Mosher	10/87	10	DeVillie, H.V., Stopping The Headache: Using Credit Memos To Control Chargebacks And Deductions.....	2/87	25	Poisson, Arline M., C&FM's Second Annual Report on Trends in the Trades.....	10/87	21
NACM Annual Legislative Conference, The, by William G. Dearhammer.....	12/87	14	Deswick-Dolik, Jan, Communicating On The Run With Cellular Phones.....	12/87	47	Poisson, Arline M., ed., Outlooks for the Trades: Industry Day Summaries.....	10/87	28
CREDIT WOMEN'S COMMENTARY			Feilrath, Richard F., Rights Of The Prepetition Creditor: Legal Remedies For Corporate Financial Distress.....	3/87	17	Poisson, Arline M., Tools of the Trades.....	10/87	32
The Competency Factor, by Barbara Sarkis, ABCE.....	9/87	12	Freiermuth, Edmond P., To The Rescue: Alternatives To Bankruptcy Proceedings.....	3/87	19	Roberts, E.G., The Terminex Tower: The Importance Of Assertiveness.....	3/87	37
LEGISLATIVE COMMENTARY			Fricka, Kenneth E., Credit Department Staffing: Determining Requirements.....	11/87	31	Roberts, Julie, & Shaw, Jack, Making The Switch To Paperless Transactions.....	12/87	22
Keeping Credit Views Before Congress, by David Vienna.....	10/87	12	Goldstein, Norman R., Electronic Payment: Don't Let The Future Pass You By.....	1/87	16	Rollins, Cathy L., Would A Bank Lockbox Make Sense For You? Rutherford, R.D., Developing Common Strategies To Successfully Sell Risky Accounts: Viewpoint of a Credit Exec.....	5/87	29
NACM and the Congressional Maze, by David Vienna.....	11/87	8	Goodman, Carrie, Understanding The Importance of Demographic Marketing Information in the Changing Financial Industry.....	6/87	38	Rutherford, R.D., Why Don't Credit Managers Make More Money?.....	11/87	25
NACM Legislative Conference: More Important Than You Think, by David Vienna.....	12/87	10	Gordon, Judy A., Banking Like it Should Be.....	7-8/87	17	Sharlit, Ian B., How Credit Executives Can Aid Profit and Cash Flow.....	12/87	55
U.S. Trustee Program Implementation, by David Vienna.....	9/87	10	Gordon, Judy A., Journey to Credit's Future.....	7-8/87	22	Shinko, Thomas, Financial Statements: The Lighter Side Of Analysis.....	2/87	28
MANAGEMENT COMMENTARY			Gordon, Judy A., NACM's 1987 Outstanding Credit Executives of the Year.....	4/87	19	Singhvi, Surendra S., Financial Assessments: Use Of A Discount Rate In Present Value Analysis.....	2/87	31
'80s Style Compensation, by Thomas R. Horton.....	11/87	10	Gordon, Judy A., New Officers and Directors Reveal Actions and Advice.....	7-8/87	27	Somers, John W., The ACH Alternative.....	12/87	40
Customer Is Always Right, The, by Ken Blanchard.....	12/87	12	Gordon, Judy A., ed, NACM Affiliates Recognize Their Leaders.....	9/87	18	Steig, Donald B., Linking Up: Removing The Mystery From Micro-To-Mainframe Communications.....	1/87	20
Managing Information for Optimum Use, By Thomas R. Horton.....	5/87	27	Gordon, Judy A., Somers White on Increasing Pride, Professionalism, Productivity and Profits.....	10/87	37	Tumbaga, Eliseo H., 1987 Credit Congress Pullout Guide.....	3/87	23
Putting the "Human" In Human Resources, by Thomas R. Horton.....	10/87	14	Gordon, Judy A., What Are You Worth: Salaries & Benefits Offered, Qualifications Wanted, In Business Credit.....	11/87	15	Valenti, Stephen P., CPA, How To Evaluate Financial Statements Under the New Tax Law.....	9/87	22
Strategies for Success in the Global Market, by Thomas R. Horton.....	6/87	19	Hoffman, Charles H., Working Smarter: Helpful Tips For Credit Professionals.....	3/87	32	Vienna, David, ECOA Amendments Update.....	9/87	30
NATIONAL COMMENTARY			Horton, Thomas R., Ethics In The 80s: Confronting The Crisis Of White-Collar Crime.....	1/87	34	Vienna, David, Tracking Credit Crime: NACM Fraud Prevention Department And Law Enforcement Agencies Work Together.....	1/87	30
Business Credit: New Look, New Spirit.....	12/87	8	Kaiser Charles Jr., CPA, Raising Professional Standards.....	9/87	26	Whiteside, Bryce W., Calculating Total Customer Exposure With A Mainframe A/R System.....	11/87	39
NACM Legislative Effort, by John C. Clark, ABCE.....	9/87	8	Lara, Rogelio, Measuring Credit Quality.....	3/87	35	Whiteside, Conan D., Converting A Credit Department to an Operating Division.....	11/87	37
Providing Services to Fit Member Needs, by Robert A. Johnston.....	10/87	8	Lota, Gerd-Peter E., Changes in International Banking and Capital Markets.....	6/87	12	Whiteside, Conan D., How You Can Increase Profits With an A/R System.....	12/87	45
Viewpoint, by Robert A. Johnston	7-8/87	8	Lota, Gerd-Peter E., Unplugging Blocked Funds: A New Idea in International Currency Exchange.....	6/87	25	Wright, Alphonse & Nancy Cushing, Expanding Your Skill Requirements.....	9/87	36
Winning Employer Support, by John C. Clark, ABCE.....	11/87	6	Ludlow, W. James, Entering The Micro Age: Using The PC To Improve Personal Productivity.....	1/87	25	TITLE/AUTHOR		
Features			Margotta, Maurice H. Jr., Professional Advancement: Career Education and Self-Directed Learners.....	4/87	16	ACH Alternative, The, by John W. Somers.....	12/87	40
AUTHOR/TITLE			Markowitz, Cathy, A Member's View of the Legislative Conference.....	9/87	34	Banking Like It Should Be, by Judy A. Gordon.....	7-8/87	17
Abelson, Hal R., DSO Formula Analysis: A Look At The Variety Of Terms Of Sale And Methods of Computation.....	2/87	13	Mavrovitis, Basil P., How to Use			C&FM's 3rd Annual DSO Contest Honoring 100 NACM Credit Professionals.....	2/87	15
						Changes in International Banking and Capital Markets, by Gerd-Peter E. Lota.....	6/87	13

C&FM 1987 INDEX

BUSINESS/CREDIT CLOSEUP

INTERVIEWS

Belcsak, Hans P.	6/87	21
Holt, Randy B.	1/87	23
Jordan, James	5/87	14
Lynch, Patrick	12/87	51
Mills, Janet, Ph.D.	11/87	34
White, George C.	12/87	29

SPECIAL SECTIONS

1987 C&FM Annual Index	12/87	61
1987 C&FM DSO Contest Entry Form	10/87	5
1987 NACM Credit Congress Pullout Guide, by Eliseo H. Tumbaga	3/87	23
Message from the Chairman, A.: Today's Objectives, Tomorrow's Rewards, by John C. Clark, ABCE	7-8/87	5
Message from the Chairman, A.: Updated Programs & Tuition at NACM's GSCFM, by John C. Clark, ABCE	11/87	5
Message from the President, A.: Fashioning the Future, by Clyde E. Williams Jr., ABCE	5/87	5
Message from the President, A.: You Can Make A Difference, by Clyde E. Williams Jr.	2/87	7
NACM Credit Congress Industry Day Committees	3/87	25
NACM Credit Congress Industry Day Programs	4/87	33
NACM Committee on Nominations	4/87	37
Proposed NACM Bylaw Amendments	3/87	5
Proposed NACM Bylaw Amendments	4/87	5
Publisher's Statement	12/87	50

ACM Bylaw

